

### Abstract of the Disclosure

When the ~~sum~~ <sup>amount of a</sup> former loan of the user of an IC card and others are ~~written~~ <sup>is</sup> written to a personal information storage provided ~~to~~ <sup>in</sup> a center and the IC card is inserted into the slot of an electronic purse terminal at the time of <sup>a current</sup> ~~the next~~ transaction, the ~~sum~~ <sup>amount</sup> of the loan stored in the personal information storage is cleared and this loan is paid. At this time, the ~~sum~~ <sup>balance</sup> stored in the sum information storage of the IC card is updated by this payment and is stored as the <sup>current</sup> balance in the sum information storage. If the balance is more than the charge for a transaction, the transaction <sup>is carried out</sup> comes ~~comes~~ into effect and if the balance is less than the charge for the transaction and is short, the transaction is performed by <sup>obtaining</sup> ~~having~~ a new loan. The ~~sum~~ <sup>amount</sup> of this loan is stored in the personal information storage in the center. <sup>Thus</sup> ~~As described above~~, the suspension of a transaction due to <sup>a</sup> ~~the~~ shortage <sup>in the</sup> ~~of a~~ balance <sup>can be</sup> avoided by providing a function for <sup>a</sup> loan <sup>to</sup> ~~an~~ electronic purse system.